Case 09-02386 Doc 1 Filed 01/27/09 Entered 01/27/09 14:59:48 Desc Main <u>B1 (Official Form 1) (1/08) Document Page 1 of 32</u>

| United States Bankruptcy Court Northern District of Illinois | | | | Vol | untary Petition | | |
|---|--|-------------------------------|--|--|---|---|------------------------|
| Name of Debtor (if individual, enter Last, First, Mid Brown, Diana M. | dle): | Name of Jo | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | |
| All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): | urs | | | ed by the Joint D aiden, and trade | | | years |
| Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 1552 | I.D. (ITIN) No./Complete | | _ | oc. Sec. or Indivi ne, state all): | idual-T | axpayer I.I | D. (ITIN) No./Complete |
| Street Address of Debtor (No. & Street, City, State & Apartment 19 314 North 5th Avenue | k Zip Code): | Street Add | ress of Jo | oint Debtor (No. o | & Stree | et, City, Sta | ate & Zip Code): |
| Maywood, IL | ZIPCODE 60153-166 2 | 2 | | | | | ZIPCODE |
| County of Residence or of the Principal Place of Business: Cook | | | County of Residence or of the Principal Place of Business: | | | | |
| Mailing Address of Debtor (if different from street a | ddress) | Mailing A | ddress of | Joint Debtor (if o | lifferen | nt from stre | et address): |
| | ZIPCODE | | | | | 2 | ZIPCODE |
| Location of Principal Assets of Business Debtor (if o | lifferent from street address | above): | | | | • | |
| | | | | | | 2 | ZIPCODE |
| Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor | | | | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 14 Chapter 13 Chapter 14 Chapter 13 Chapter 14 Ch | rimaril ed in 1 "incurrimaril mily, o e." er 11 I as defintor as colliquida | n is Filed (Chap Recc Main Chap Recc Non: Nature of (Check one y consume 1 U.S.C. red by an y for a r house- Debtors med in 11 U. defined in 1 | e box.) |
| ☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | | | | | |
| Statistical/Administrative Information THIS SPACE IS FO | | | | | THIS SPACE IS FOR COURT USE ONLY | | |
| Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,00 5,00 | | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | | Over 100,000 | |
| | 000,001 to \$10,000,001 million to \$50 million | \$50,000,001 to \$100 million | \$100,00 to \$500 | 0,001 \$500,00 million to \$1 bi | | More than \$1 billion | |
| Estimated Liabilities | 000,001 to \$10,000,001 million to \$50 million | \$50,000,001 to \$100 million | \$100,00 to \$500 | 0,001 \$500,00 million to \$1 bi | | More than | |

| From Dankrupicy Case Filed Within Last o | Years (If more than two, attach | additional sheet) | | |
|---|--|--|--|--|
| Location Where Filed: N. D. IL., Eastern Div. | Case Number: 99 B 07190 (Ch 7) | Date Filed: 03/05/1999 (Barliant) | | |
| Location Where Filed: N. D. IL., Eastern Div. | Case Number: 05 B 10100 (Ch 7) | Date Filed: 03/21/2005 (Doyle) | | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or | Affiliate of this Debtor (If mo | re than one, attach additional sheet) | | |
| Name of Debtor: None | Case Number: | Date Filed: | | |
| District: | Relationship: | Judge: | | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. | (To be completed whose debts are properties of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available until the complete of the co | Exhibit B npleted if debtor is an individual ts are primarily consumer debts.) itioner named in the foregoing petition, decl petitioner that [he or she] may proceed un 3 of title 11, United States Code, and h able under each such chapter. I further cer lebtor the notice required by § 342(b) of | | |
| | X /s/ Timothy K. Liou | 1/26/09 | | |
| or safety? | 1 | t and identifiable haim to public health | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhib (To be completed by every individual debtor. If a joint petition is filed, ea | bit D ach spouse must complete and atta | | | |
| Yes, and Exhibit C is attached and made a part of this petition. No | bit D ach spouse must complete and atta de a part of this petition. | t and identifiable harm to public health | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit D completed by every individual debtor. If a joint petition is filed, early Exhibit D completed and signed by the debtor is attached and made if this is a joint petition: | bit D ach spouse must complete and atta de a part of this petition. add a made a part of this petition. ag the Debtor - Venue oplicable box.) of business, or principal assets in th | ch a separate Exhibit D.) | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhib (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached Information Regardin (Check any ap Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general p | bit D ach spouse must complete and attained a part of this petition. act a made a part of this petition. act the Debtor - Venue applicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in the | ch a separate Exhibit D.) is District for 180 days immediately this District. | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhibit (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached Information Regardin (Check any ap Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 | bit D ach spouse must complete and atta de a part of this petition. act a made a part of this petition. act the Debtor - Venue oplicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in the act of business or principal assets but is a defendant in an action or pre- | ch a separate Exhibit D.) is District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhibit | bit D ach spouse must complete and attaide a part of this petition. act a made a part of this petition. act the Debtor - Venue oplicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in the acce of business or principal assets out is a defendant in an action or product to the relief sought in this Disters as a Tenant of Residential I licable boxes.) | ch a separate Exhibit D.) is District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] rict. Property | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhibit | bit D ach spouse must complete and attaide a part of this petition. act a made a part of this petition. act the Debtor - Venue oplicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in the acce of business or principal assets out is a defendant in an action or produced to the relief sought in this Districts as a Tenant of Residential I licable boxes.) tor's residence. (If box checked, contractions of the sought of t | ch a separate Exhibit D.) is District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] rict. Property | | |

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Desc Main

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Name of Debtor(s):

Brown, Diana M.

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filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

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Document

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Voluntary Petition

B1 (Official Form 1) (1/08)

(This page must be completed and filed in every case)

Case 09-02386

Name of Debtor(s):

Brown, Diana M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

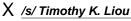
X /s/ Diana M. Brown Diana M. Brown Signature of Debtor Х Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 26, 2009

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Timothy K. Liou 06229724 Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614

January 26, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| ignature of Authoria | zed Individual | | |
|----------------------|--------------------|--|--|
| rinted Name of Aut | horized Individual | | |
| itle of Authorized I | ndividual | | |
| itle of Authorized I | ndividual | | |

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| Signatu | re of Foreign | Representative | e | |
|-----------|---------------|----------------|--------|--|
| Drintad . | Name of Fore | ian Danrasan | totivo | |

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

| ` | / |
|-----|----|
| -) | Κ. |
| • | • |

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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| IN | RE: | Case No |
|----|---|---|
| Br | own, Diana M. | Chapter 13 |
| | Debtor(s) | |
| | | OMPENSATION OF ATTORNEY FOR DEBTOR |
| 1. | | 6(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation : |
| | For legal services, I have agreed to accept | \$\$3,500.00 |
| | Prior to the filing of this statement I have received | \$\$250.00 |
| | Balance Due | \$ <u>3,250.00</u> |
| 2. | The source of the compensation paid to me was: 🗹 De | btor Other (specify): |
| 3. | The source of compensation to be paid to me is: | btor Other (specify): |
| 4. | I have not agreed to share the above-disclosed compo | ensation with any other person unless they are members and associates of my law firm. |
| | I have agreed to share the above-disclosed compensatogether with a list of the names of the people sharin | tion with a person or persons who are not members or associates of my law firm. A copy of the agreement, g in the compensation, is attached. |
| 5. | In return for the above-disclosed fee, I have agreed to rene | der legal service for all aspects of the bankruptcy case, including: |
| | b. Preparation and filing of any petition, schedules, stat | ors and confirmation hearing, and any adjourned hearings thereof; |
| 6. | By agreement with the debtor(s), the above disclosed fee Representation pursuant to Sec. 523 shall | does not include the following services: |
| | certify that the foregoing is a complete statement of any ag proceeding. | reement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy |
| - | January 26, 2009 Date | /s/ Timothy K. Liou Timothy K. Liou 06229724 Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614 |

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Case No. _____ Chapter 13 Brown, Diana M.

VERIFICATION OF CREDITOR MATRIX

Debtor(s)

Joint Debtor

| ' | EMPLEATION OF CREDITOR MATRIX |
|--------------------------------------|--|
| | Number of Creditors24 |
| The above-named Debtor(s) hereby ver | rifies that the list of creditors is true and correct to the best of my (our) knowledge. |
| Date: January 26, 2009 | /s/ Diana M. Brown Debtor |

IN RE:

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Brown, Diana M. Apartment 19 314 North 5th Avenue Maywood, IL 60153-1662 Document Page 6 of 32 CTL Financial 2827 South Harlem Avenue Berwyn, IL 60402

Powers & Moon Suite 102 707 Lake Cook Road Deerfield, IL 60015

Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614 Debt Recovery Solutions, LLC Box 9001 Westbury, NY 11590-9001 Riverside Property Management 311 North 5th Avenue Maywood, IL 60153

A T & T Box 8100 Aurora, IL 60507-8100 Fifth Third Bank Box 630900 Cincinnati, OH 45263-0900 Sprint PCS Box 219554 Kansas City, MO 64121-9554

American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106 First Premier Bank Box 5147 Sioux Falls, SD 57117-5519

TCF National Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521

American General Finance, Inc. Suite 2600 20 North Clark Street Chicago, IL 60602-5106 Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 Tribute Payment Processing Box 105341 Alanta, GA 30348-5341

American Honda Finance Corp Box 650024 Dallas, TX 75265-0024 Honda Financial Services Box 5308 Elgin, IL 60121-5308 United Recovery Systems, Inc. 5800 North Course Drive Houston, TX 77072

American Honda Finance Corp 601 Campus Drive Arlington Heights, IL 60004 Laura Hrisko, Esq. Suite 2600 20 North Clark Street Chicago, IL 60602-4109

Cash Direct Inc. 2130 West North Avenue Melrose Park, IL 60160 Lloyd W. Klein M. D. S. C. Box 379 Orland Park, IL 60462-0379

CBCS Box 165025 Columbus, OH 43216-5025 NO., IL Emergency & Occup Med Specialist 9410 Compubill Drive Orland Park, IL 60462

Clinical Cardiology Consultants, S.C. 675 W North Ave, Suite 216 Melrose Park, IL 60160-1630

Powers & Moon Suite 309 707 Lake Cook Road Deerfield, IL 60015 Case 09-02386 B1D (Official Form 1, Exhibit D) (12/08)

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| IN RE: | Case No |
|--|--|
| Brown, Diana M. | Chapter 13 |
| Debtor(s) | • |
| EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEI | |
| Warning: You must be able to check truthfully one of the five stated oso, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to rea and you file another bankruptcy case later, you may be required to stop creditors' collection activities. | can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed |
| Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed | |
| 1. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined th performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through | e opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the |
| 2. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate fro a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed. | e opportunities for available credit counseling and assisted me in m the agency describing the services provided to me. <i>You must file</i> |
| 3. I certify that I requested credit counseling services from an apprehays from the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Summarize exigent counseling services from an apprehay from the time I made my request, and the following exigent counseling services from an apprehay from the time I made my request, and the following exigent counseling services from an apprehay from the time I made my request, and the following exigent counseling services from the time I made my request, and the following exigent counseling services from the time I made my request, and the following exigent counseling services from the time I made my request, and the following exigent counseling services from the following exigence from the following exigent services from the following exigence from the followin | circumstances merit a temporary waiver of the credit counseling |
| If your certification is satisfactory to the court, you must still obta you file your bankruptcy petition and promptly file a certificate fro | |
| of any debt management plan developed through the agency. Failu case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing. | r cause and is limited to a maximum of 15 days. Your case may |
| 4. I am not required to receive a credit counseling briefing because motion for determination by the court.] | of: [Check the applicable statement.] [Must be accompanied by a |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by a of realizing and making rational decisions with respect to finar | |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically is participate in a credit counseling briefing in person, by telepho Active military duty in a military combat zone. | mpaired to the extent of being unable, after reasonable effort, to one, or through the Internet.); |
| 5. The United States trustee or bankruptcy administrator has determined on apply in this district. | nined that the credit counseling requirement of 11 U.S.C. § 109(h) |
| I certify under penalty of perjury that the information provided above | is true and correct. |
| Signature of Debtor: /s/ Diana M. Brown | |
| Date: January 26, 2009 | |

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Social Security number (If the bankruptcy

| X Signature of Bankruptcy Petition Preparer of officer, principal, partner whose Social Security number is provided above. | petition preparer is not the Social Security num principal, responsible p the bankruptcy petition (Required by 11 U.S.C., responsible person, or | nber of the officer, person, or partner of preparer.) |
|--|--|---|
| Certification I (We), the debtor(s), affirm that I (we) have received and read | ate of the Debtor this notice. | |
| Brown, Diana M. Printed Name(s) of Debtor(s) | X /s/ Diana M. Brown Signature of Debtor | 1/26/2009 Date |
| Case No. (if known) | X | Date |

 $_{B6\ Summary}$ (Follows - 09-02386 Doc 1

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Northern District of Illinois

Desc Main

| IN RE: | | Case No. |
|-----------------|-----------|------------|
| Brown, Diana M. | | Chapter 13 |
| · | Debtor(s) | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|---------------------|-----------|--------------|-------------|
| A - Real Property | Yes | 1 | \$ 0.00 | | |
| B - Personal Property | Yes | 3 | \$ 700.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 5 | | \$ 19,242.44 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | \$ 1,815.55 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | \$ 1,710.00 |
| | TOTAL | 16 | \$ 700.00 | \$ 19,242.44 | |

Form 6 - Statistical Summary (2207) Doc 1

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| United States Bankruptcy Cour |
|-------------------------------|
| Northern District of Illinois |
| |

| IN RE: | | Case No |
|-----------------|-----------|------------|
| Brown, Diana M. | | Chapter 13 |
| | Debtor(s) | • |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|------------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | \$ 1,815.55 |
|---|----------------|
| Average Expenses (from Schedule J, Line 18) | \$ 1,710.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C | |
| Line 20) | \$ 2,590.04 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|---------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 19,242.44 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 19,242.44 |

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IN RE Brown, Diana M. Case No. _____

Debtor(s)

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(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|--|---------------------------------------|--|----------------------------|
| None | | | | |
| | | | | |
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TOTAL 0.00 (Report also on Summary of Schedules)

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IN RE Brown, Diana M.

Debtor(s)

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-----|---|------------------|---|---------------------------------------|--|
| 1. | Cash on hand. | Х | | | |
| 2. | Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X | | | |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, include audio, video, and computer equipment. | | Miscellaneous depreciated household goods and furnishings | | 500.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. | Wearing apparel. | | Necessary wearing apparel and shoes | | 200.00 |
| | Furs and jewelry. | X | | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. | Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. | Annuities. Itemize and name each issue. | X | | | |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |

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Debtor(s)

IN RE Brown, Diana M.

___ Case No. _

SCHEDULE B - PERSONAL PROPERTY

(If known)

Desc Main

| (Continuation Sheet) | | | | | | | |
|---|------------------|--------------------------------------|---------------------------------------|--|--|--|--|
| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | | | |
| Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | | | | |
| 16. Accounts receivable. | X | | | | | | |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | | | | |
| Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | | | | |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | X | | | | | | |
| 26. Boats, motors, and accessories. | X | | | | | | |
| 27. Aircraft and accessories. | X | | | | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | | | | |
| 30. Inventory. | X | | | | | | |
| 31. Animals. | X | | | | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | | | | |
| | | | | | | | |

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Debtor(s)

IN RE Brown, Diana M.

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--------------------------------------|---------------------------------------|--|
| 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. | XXX | | | |
| | | TO' | ΓAL | 700.00 |

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| IN DE Brown Diana M | | 3 | Coco No | |

Debtor(s) (If known)

Desc Main

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor elects the exemptions to which debtor is entitled under: | Check if debtor claims a homestead exemption that exceeds \$136,875. |
|---|--|
| (Check one box) | |

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|-------------------------------|--|
| CHEDULE B - PERSONAL PROPERTY | | | |
| iscellaneous depreciated household pods and furnishings | 735 ILCS 5/12-1001(b) | 500.00 | 500.0 |
| ecessary wearing apparel and shoes | 735 ILCS 5/12-1001(a) | 200.00 | 200.0 |
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Debtor(s)

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|---------------------------------------|--|-------------|--------------|----------|---|--|
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
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| | | | Value \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
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| | | | Value \$ | L | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| 0 continuation sheets attached | | | (Total of th | Sub is p | | | \$ | \$ |
| | | | (Use only on la | - | Γota | al | \$ | \$ |
| | | | (Ose only on the | F | ug | -) | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) |

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Case No.

Desc Main

IN RE Brown, Diana M.

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| liste | eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data. |
|-------|---|
| V | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| ΤY | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| | Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| | Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| | Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| | Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| | Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |
| | * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. |
| | 0 continuation sheets attached |

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Case No.

(If known)

Debtor(s)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| | _ | | | | | _ | |
|--|----------|---------------------------------------|---|-------------------|---------------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 708-345-8094-1460 | | | telephone service | | | | |
| A T & T Box 8100 Aurora, IL 60507-8100 | | | | | | | 183.38 |
| ACCOUNT NO. 127831370496 | П | | judgment 08 M1 198336 | П | | T | |
| American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106 | | | | | | | 960.24 |
| ACCOUNT NO. | | | Assignee or other notification for: | H | | \top | |
| Laura Hrisko, Esq. Suite 2600 20 North Clark Street Chicago, IL 60602-4109 | | | American General Finance | | | | |
| ACCOUNT NO. 127835081203 | П | | judgment 08 M1 198336 | П | | T | |
| American General Finance, Inc. Suite 2600 20 North Clark Street Chicago, IL 60602-5106 | | | | | | | 1,621.46 |
| 4 continuation sheets attached | | | (Total of th | Subt | | - 1 | 2,765.08 |
| - Continuation sheets anather | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate | T also atis | ota o oı tica | ıl n | · · · |

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_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | () | Continuation Sheet) | | | | |
|---|----------|---------------------------------------|--|-------------------|--------------------|---------------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Laura Hrisko, Esq. Suite 2600 20 North Clark Street Chicago, IL 60602-4109 | | | American General Finance, Inc. | | | | |
| ACCOUNT NO. 1200-1 | | | 11/21/08; personal loan | | | | |
| Cash Direct Inc. 2130 West North Avenue Melrose Park, IL 60160 | | | | | | | 1,308.31 |
| ACCOUNT NO. 4479 | | | medical service | | | | 1,300.31 |
| Clinical Cardiology Consultants, S.C. 675 W North Ave, Suite 216 Melrose Park, IL 60160-1630 | | | | | | | 539.86 |
| ACCOUNT NO. 1430-1 | | | 12/09/08; personal loan | | | | 000.00 |
| CTL Financial 2827 South Harlem Avenue Berwyn, IL 60402 | | | | | | | |
| ACCOUNT NO. 4014 | | | NSF fees | | | | 823.42 |
| Fifth Third Bank Box 630900 Cincinnati, OH 45263-0900 | | | | | | | |
| ACCOUNT NO. 5178-0072-9991-0554 | | | charge | | | \dashv | 674.99 |
| First Premier Bank Box 5147 Sioux Falls, SD 57117-5519 | | | J | | | | 406.66 |
| ACCOUNT NO. G30776991 | | | medical service | | | | 400.00 |
| Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 | | | | | | | |
| Chapters 1 of 4 | | | | | 4.5.1 | Ц | 200.00 |
| Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | T als tatis | age Fota o o | e) al n al | \$ 3,953.24 |

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_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sheet) | | | | |
|---|----------|---------------------------------------|---|------------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Powers & Moon Suite 309 707 Lake Cook Road Deerfield, IL 60015 | | | Gottlieb Memorial Hospital | | | | |
| ACCOUNT NO. G28929073 | | | medical service | | | Н | |
| Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 | | | | | | | 520.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | Н | 320.00 |
| CBCS Box 165025 Columbus, OH 43216-5025 | | | Gottlieb Memorial Hospital | | | | |
| ACCOUNT NO. G30624415 | | | medical service | | | | |
| Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 | | | | | | | 1 662 00 |
| ACCOUNT NO. | | | Assignee or other notification for: | + | | | 1,663.00 |
| Powers & Moon Suite 102 707 Lake Cook Road Deerfield, IL 60015 | | | Gottlieb Memorial Hospital | | | | |
| ACCOUNT NO. G31250335 | | | medical service | T | | | |
| Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 | | | | | | | 63.75 |
| ACCOUNT NO. G31957681 | | | medical service | \vdash | | H | 00.10 |
| Gottlieb Memorial Hospital 701 West North Avenue Melrose Park, IL 60160 | | | | | | | |
| Shoot no. 2 of Association should be seen a late | | | | C _{v-1} | <u>_</u> | Ц | 1,984.54 |
| Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the | - | | e) | \$ 4,231.29 |
| | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | t als tatis | o o stica | n al | \$ |

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_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | - (1 | Continuation Sheet) | | | | |
|--|----------|---------------------------------------|--|------------|--------------|-----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 87627807 | | | deficiency after repossession sale of 2006 Honda | t | | Н | |
| Honda Financial Services Box 5308 Elgin, IL 60121-5308 | | | CR-V | | | | 5,186.52 |
| A COOLINE NO | - | | Assignee or other notification for: | ╁ | | Н | 3,160.32 |
| ACCOUNT NO. American Honda Finance Corp Box 650024 Dallas, TX 75265-0024 | | | Honda Financial Services | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | + | | \forall | |
| American Honda Finance Corp 601 Campus Drive Arlington Heights, IL 60004 | | | Honda Financial Services | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| United Recovery Systems, Inc. 5800 North Course Drive Houston, TX 77072 | | | Honda Financial Services | | | | |
| ACCOUNT NO. 472715 | | | medical service | | | | |
| Lloyd W. Klein M. D. S. C. Box 379 Orland Park, IL 60462-0379 | | | | | | | 500.00 |
| ACCOUNT NO. 399397B | | | medical service | + | | \vdash | 568.80 |
| NO., IL Emergency & Occup Med Specialist 9410 Compubill Drive Orland Park, IL 60462 | | | | | | | |
| ACCOUNT NO. 399397B | | | medical service | - | | H | 464.00 |
| NO., IL Emergency & Occup Med Specialist 9410 Compubill Drive Orland Park, IL 60462 | | | THOUSAN SOLVIOL | | | | |
| Sheet no. 3 of 4 continuation sheets attached to | | | | Sub | | - 1 | 679.00 |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | t als | Fota so o | al n | \$ 6,898.32 \$ |

Case No. _

Debtor(s)

(If known)

Desc Main

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | ((| Continuation Sheet) | | | | |
|---|----------|---------------------------------------|---|-----------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 1270553836402 | | | cellular phone service | H | | | |
| Sprint PCS Box 219554 Kansas City, MO 64121-9554 | | | | | | | 287.22 |
| ACCOUNT NO. | | | Assignee or other notification for: | \forall | | H | 201.22 |
| Debt Recovery Solutions, LLC Box 9001 Westbury, NY 11590-9001 | | | Sprint PCS | | | | |
| ACCOUNT NO. 2439475085 | | | NSF fees | \forall | | | |
| TCF National Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521 | | | | | | | 240.50 |
| ACCOUNT NO. 5259-8300-1447-6862 | | | charge | \vdash | | | 240.50 |
| Tribute Payment Processing Box 105341 Alanta, GA 30348-5341 | | | charge | | | | 866.79 |
| ACCOUNT NO. | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the | Sub nis p | | | \$ 1,394.51 |
| | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | t alse tatis | tica | n al | \$ 19,242.44 |

| BG (Official CASE) 09,02386 | Doc 1 | Filed 01/27/09 | Entered 01/27/09 14:59:48 | Desc Main |
|-----------------------------|-------|----------------|---------------------------|-----------|
| | | Document | Page 24 of 32 | |
| IN RE Brown, Diana M. | | | Case No. | |

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| erside Property Management North 5th Avenue wood, IL 60153 | Written leasehold tenancy for \$720.00 per month |
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| 36H (Official CASE) 09702386 | Doc 1 | Filed 01/27/09 | Entered 01/27/09 14:59:48 | Desc Main | |
|-------------------------------------|-------|----------------|---------------------------|-----------|--|
| 7011 (Official 1 01111 011) (12/07) | | Document | Page 25 of 32 | | |
| N RF Brown Diana M | | | Case No. | | |

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
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Page 26 of 32

Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

IN RE Brown, Diana M.

Debtor(s)

Case No. (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| Single | RELATIONSHIP(S): | | Λ | GE(G) |
|--------------------------------------|---|--|------------------|-----------------|
| RELATIONSHIP(S): | | | Δ. | GE(S): |
| | | | | |
| | | | | |
| | | | | |
| EMPLOYMENT: | DEBTOR | | SPOUSE | |
| Occupation Security Off | | | | |
| _ | eritage Protective Service | | | |
| How long employed 6 years | | | | |
| Address of Employer 5100 West 1 | 27th Street | | | |
| Alsip, IL 60 | 803-3236 | | | |
| INCOME: (Estimate of average | or projected monthly income at time case filed) | | DEBTOR | SPOUSE |
| | alary, and commissions (prorate if not paid month) | (y) \$ | 2,590.03 \$ | |
| 2. Estimated monthly overtime | · · | \$_ | \$ | |
| 3. SUBTOTAL | | \$ | 2,590.03 \$ | |
| 4. LESS PAYROLL DEDUCTIO | NS | <u> </u> | <u> </u> | |
| a. Payroll taxes and Social Secu | rity | \$_ | 552.70 \$ | |
| b. Insurance | | \$_ | 221.78 \$ | |
| c. Union dues | | \$_ | \$ | |
| d. Other (specify) | | \$_ | \$ | |
| 5. SUBTOTAL OF PAYROLL | DEDITIONS | <u>\$ _</u> | 774.48 \$ | |
| 6. TOTAL NET MONTHLY TA | | \$ | 1,815.55 \$ | |
| | - | <u>. </u> | <u> </u> | |
| 7. Regular income from operation | of business or profession or farm (attach detailed | statement) \$_ | \$ | |
| 8. Income from real property | | \$_ | \$ | |
| 9. Interest and dividends | 11 4 11 11 6 11 11 1 | \$ | \$ | |
| that of dependents listed above | port payments payable to the debtor for the debtor' | s use or | ¢ | |
| 11. Social Security or other gover | nment assistance | Φ_ | Φ | |
| | | \$ | \$ | |
| | | \$ | \$ | |
| 12. Pension or retirement income | | \$ _ | \$ | |
| 13. Other monthly income | | Φ. | ф | |
| (Specify) | | | | |
| | | | \$ | |
| | | | | |
| 14. SUBTOTAL OF LINES 7 T | | \$_ | \$ | |
| 15. AVERAGE MONTHLY IN | COME (Add amounts shown on lines 6 and 14) | \$ | 1,815.55 \$ | |
| 16 COMPINED AVEDACE M | ONTHLY INCOME: (Combine column totals from | om lina 15: | | |
| if there is only one debtor repeat t | | ли инс 13, | \$1 | ,815. <u>55</u> |

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

Case No. _ (If known)

| SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR | (S) | |
|---|-------------------|-------------|
| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C. | | |
| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse." | a separate | schedule of |
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 720.00 |
| a. Are real estate taxes included? Yes No | Ψ | 720.00 |
| b. Is property insurance included? Yes No | | |
| 2. Utilities: | | |
| a. Electricity and heating fuel | \$ | 175.00 |
| b. Water and sewer | \$ | |
| c. Telephone | \$ | 80.00 |
| d. Other | \$ | |
| | \$ | |
| 3. Home maintenance (repairs and upkeep) | \$ | |
| 4. Food | \$ | 350.00 |
| 5. Clothing | \$ | 75.00 |
| 6. Laundry and dry cleaning | \$ | 50.00 |
| 7. Medical and dental expenses | \$ | 50.00 |
| 8. Transportation (not including car payments) | \$ | 150.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | |
| 10. Charitable contributions | \$ | |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | |
| b. Life | \$ | |
| c. Health | \$ | |
| d. Auto | \$ | |
| e. Other | — \$ — | |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | — ₂ — | |
| | • | |
| (Specify) | — φ [—] | |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | — ^ф —— | |
| a. Auto | \$ | |
| b. Other | \$ | |
| e, 6.1.6 2 | \$ | |
| 14. Alimony, maintenance, and support paid to others | \$ | |
| 15. Payments for support of additional dependents not living at your home | \$ | |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | |
| 17. Other Diabetes Medication | \$ | 60.00 |
| | \$ | |
| | \$ | |
| | | |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. | \$ | 1,710.00 |
| 19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o None | f this docun | nent: |
| 20. STATEMENT OF MONTHLY NET INCOME | ¢ | 4 045 |

| a. Average monthly income from Line 15 of Schedule I | \$ 1,815.55 |
|--|-------------|
| b. Average monthly expenses from Line 18 above | \$ 1,710.00 |
| c. Monthly net income (a. minus b.) | \$ 105.55 |

Desc Main

(If known)

IN RE Brown, Diana M.

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 26, 2009 Signature: /s/ Diana M. Brown Diana M. Brown Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

 $_{B7}$ (Official Form) $_{1209}$ -02386

Doc 1

Filed 01/27/09

Entered 01/27/09 14:59:48

Desc Main

Document Page 29 of 32 United States Bankruptcy Court

Northern District of Illinois

| IN RE: | Case No. |
|-----------------|------------|
| Brown, Diana M. | Chapter 13 |

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009: approx. \$1,800.00 2008: approx. \$31,100.00; and 2007: approx. \$29,272.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Case 09-02386 | | Entered 01/27/09 14:59:48 Page 30 of 32 | Desc Main |
|---|--|--|--|
| preceding the commencement of \$5,475. If the debtor is an individ obligation or as part of an alternati debtors filing under chapter 12 or | marily consumer debts: List each parties the case unless the aggregate value ual, indicate with an asterisk (*) and we repayment schedule under a plan | oayment or other transfer to any creditor made of all property that constitutes or is affected by payments that were made to a creditor on by an approved nonprofit budgeting and creditated and other transfers by either or both spouses | ed by such transfer is less than account of a domestic support lit counseling agency. (Married |
| who are or were insiders. (Married | | preceding the commencement of this case to chapter 13 must include payments by either etition is not filed.) | |
| 4. Suits and administrative proceeding | s, executions, garnishments and a | ittachments | |
| bankruptcy case. (Married debtors | | s or was a party within one year immediate 13 must include information concerning eith nt petition is not filed.) | |
| | NATURE OF PROCEEDING complaint | COURT OR AGENCY AND LOCATION Circuit Court of Cook County, Municipal Division, First District | STATUS OR DISPOSITION pending. |
| the commencement of this case. (| Married debtors filing under chapte | nder any legal or equitable process within or er 12 or chapter 13 must include information cuses are separated and a joint petition is not | concerning property of either |
| NAME AND ADDRESS OF PERSON BENEFIT PROPERTY WAS SEIZED | FOR WHOSE DATE OF SE | DESCRIPTION AND VIZURE OF PROPERTY | ALUE |

Box 60001 City Of Industry, CA 91716-0001

Honda Financial Services

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2006 Honda CR-V LX Sport Utility 4D with 13k

miles

May 2008

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the **commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| | Case 09-02386 Doc 1 | Filed 01/27/09 Entered 01/27/09 Document Page 31 of 32 | 14:59:48 | Desc Main |
|--------------|---|--|---|---|
| 10. O | other transfers | Document Fage 31 of 32 | | |
| None | absolutely or as security within two years in | transferred in the ordinary course of the business or immediately preceding the commencement of this case or both spouses whether or not a joint petition is filed | se. (Married deb | otors filing under chapter 12 or |
| None | b. List all property transferred by the debtor w device of which the debtor is a beneficiary. | rithin ten years immediately preceding the commence | ment of this case | e to a self-settled trust or similar |
| 11. C | losed financial accounts | | | |
| None | transferred within one year immediately pr certificates of deposit, or other instruments; brokerage houses and other financial institution | reld in the name of the debtor or for the benefit of the receding the commencement of this case. Include of shares and share accounts held in banks, credit unications. (Married debtors filing under chapter 12 or chapter or both spouses whether or not a joint petition is filed.) | hecking, saving ons, pension fun- napter 13 must in | s, or other financial accounts, ds, cooperatives, associations, nclude information concerning |
| Fifth Box | IE AND ADDRESS OF INSTITUTION Third Bank 630900 innati, OH 45263-0900 | TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE checking account | AMOUNT AN OR CLOSING (\$674.99); 03 | |
| TCF 800 I | Bank Burr Ridge Parkway Ridge, IL 60521 | checking account | (\$240.50); 12 | 2/2008 |
| 12. S | afe deposit boxes | | | |
| None | preceding the commencement of this case. (M | tory in which the debtor has or had securities, cash, of Married debtors filing under chapter 12 or chapter 13 is filed, unless the spouses are separated and a joint p | must include bo | oxes or depositories of either or |
| 13. S | etoffs | | | |
| None | | ng a bank, against a debt or deposit of the debtor within 12 or chapter 13 must include information concerning tated and a joint petition is not filed.) | | |

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY 130 South 10th Avenue Diana Brown 10/2001 to 05/2007 Maywood, IL 60153

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date: January 26, 2009 | Signature /s/ Diana M. Brown | |
|------------------------|-------------------------------|----------------|
| | of Debtor | Diana M. Brown |
| Date: | Signature | |
| | of Joint Debtor | |
| | (if any) | |
| | O continuation pages attached | |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.